United	States Bankruptcy Co	ourt	Valuntam, Datition						
Northern Dis	trict of Illinois Eastern	n Division	Voluntary Petition						
Name of Debtor		Name of Joint Debtor							
Bernard	Boykin								
All Other Names used by the Debtor in the last and trade names):	3 years; (include married, maiden	All Other Names used by the Joint Debtor in the last 8 years; (include married, maiden and trade names):							
Last four digits of Soc. Sec./Complete EIN or other one, state all)	,	Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No ***_***_							
Street Address of Debtor (No. & Street, City, and	d State):	Street Address of Debtor (No. & Street, C	ity, and State):						
15423 Vine Av									
Harvey IL 60426									
County of Residence or of the Principal Place of		County of Residence or of the Principal P	lace of Business:						
CO	OK		COOK						
Mailing Address of Debtor (if different from stree	t address)	Mailing Address of Debtor (if different from	n street address)						
Location of Principal Assets of Business Debtor	(if different from street address above):	•							
Type of Debtor (Form or Organization) (Check one box)	Nature of Business (Check all applicable boxes.)	Chapter of Bankruptcy Code Under Which the Petition if Filed (Check one box)							
Individual (includes Joint Debtors	Heath Care Business	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 15 Petition for Recognition							
☐ Corporation (includes LLC & LLP)	Single Asset Real Estate as defined in 11 U.S.C 101 (51B)	☐ Chapter 9 ☐ Chapter 12 of a Foreign Main Proceeding							
☐ Partnership	Railroad Stockbroker	Chapter 13 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding							
Other (If debtor is not one of the above entities, check this box	Commodity Broker	Nature of Debts (Check one Box)							
and	☐ Clearing Bank ☐ Nonprofit Organization qualified	Consumer/Non-Business Business							
State type of entity:	under 15 U.S.C. 501 (c)(3)								
Filing Fee (Ch ■ Filing Fee attached	eck one box)	Chapter 11 Debtors Check one box Debtor is a small business as defined in 11 U.S.C. Sec 101(51D)							
Filing Fee to be paid in installments		Debtor is not a small business debtor as defined in 11 U.S.C. Sec. 101(51D)							
☐ Filing Fee wavier requested		Check if: Debtor's aggregate non contingent l	iquidated debts owed to non-insdiders or						
Statistical/Administra	tive Information	33 33	This space is for court use only						
Debtor estimates that funds will be av	railable for distribution to unsecured credtion								
Debtor estimates that, after any exem funds available for distribution to unse	pt property is excluded and administrative expecured creditors.	penses paid, there will be no							
Estimated Number of Creditors 1- 50- 100-1	200-9 1,000-5 5,001-1	10,001 25,0015 50,001	Over						
49 99 99	000,0 000, ee	25,000 0,000 100,000	100,000						
Estimated Assets									
\$0 to \$50,001 to \$100,001 to		10,000,001 to \$50,000,001 to More th							
\$50,000 \$100,000 \$500,000	\$1 million \$10 million	\$50 million \$100 million \$100 mi							
Estimated Debts									
\$0 to \$50,001 to \$100,001 to \$500,000 \$500,000		10,000,001 to \$50,000,001 to More th \$50 million \$100 million \$100 mi							

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Voluntary			Name of Joint Debtor(s) Bernard Boykin					
This page mus	at be completed and filed in every case)			Bernard	Воукіп			
	ı	Prior Bankruptcy Case Filed Within Las	st 8 Years (if mo	re, attach additional sheet)				
Location Where		• •	Case Number		Date Filed:			
	Pending Bankruptcy C	ase Filed by any Spouse, Partner, or A	Affilated of this [Debtor (if more than one, attach a	additional sheet)			
Location Where	e Filed:		Case Number	:	Date Filed:			
District:			Relationship:		Judge:			
forms 10 pursuant 1934 and	Exhibit A completed if debtor is required and 10Q with the Securities at to Section 13 or 15 (d) of the ais requesting relief under chapter 1 bit A is attached and made a part of	and Exchange Commission Securities Exchange Act of 1.)	that I have chapter 7 explained	rney for the petitioner nare informed the petitioner 1, 11, 12 or 13 of title 1 the relief available under to the debtor the notice Code.	ibit B ned in the foregoing petition, declare that (he or she) may proceed under 1, United States Code, and have each Chapter. I further certify that I required by section 342(b) of the			
					Brynjelsen			
			Rober	t Brynjelsen	Bar No: 6282586			
	Exhibit C		Certification Concerning Debt Counseling by Individual Debtor(s)					
poses or i	debtor own or have possession of is alleged to pose a threat of imminublic health or safety?		I/we have received approved budget and credit counseling during the 180-day period preceeding the filing of this petition.					
Yes	s, and Exhibit C is attached and ma	de a part of this petition.	I/we have request a waiver of the redquirement to obtain budget and credit counseling prior to filing based on exigent					
■ No								
	Info	mation Regarding the Deb	tor (Check	the Applicable Boxes)				
		or has had a residence, principal plate of this petition or for a longer p	place of busine					
	There is a bankruptcy case	e concerning debtor's affi liate, gene	eral partner, or	partnership pending in this E	District.			
	States in this District, or ha	ign proceeding and has its principal s no principal place of business or a or state court] in this District, or the	assets in the U	Jnited States but is a defenda	ant in an action			
	Stateme	nt by a Debtor Who Reside			perty			
	Landlord has a judgment a	Check all apparents of the debtor for possession of			ete the			
		(Name of landlord that obtained judgme	ent)					
		(Address of Landlord)						
	•	pplicable nonbankruptcy law, there a monetary default that gave rise to t						
	Debtor has included in this period after the filing of the	petition the deposit with the court o petition.	of any rent that	would become due during th	e 30-day			

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Document	rage 3 or 30					
Voluntary Petition This page must be completed and filed in every case)	Name of Joint Debtor(s) Bernard Boykin					
Sign	atures					
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code. //s/ Bernard Boykin Bernard Boykin Dated: 09/18/2006	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached. Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. Signature of Foreign Representative Date: Printed Name of Foreign Representative Sign & Date on Those Lines					
Signature(s) of Debtor(s) (Individual/Joint) /s/ Robert Brynjelsen Signature of Attorney for Debtor(s) Robert Brynjelsen Printed Name of Attorney & Bar Number Bar No: 6282586 LAW OFFICES OF PETER FRANCIS GERACI	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defi ned in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices andinformation required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum					
55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)	Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security number (If the bankrutpcy petition preparer is not					
09/27/2006	an individual, state the Social Security number of the offi cer, principal, responsible person or partner of the bankruptcy Address					
Signature of Debtor (Corporation/Partnerhsip) I declare under penalty that the information provided in this petition is true and correct, and that I have been autorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of Authorized Individual Printed Name of Authorized Individual	Signature of Bankruptcy Petition Preparer or offi cer, principal, responsible person, or partner whose social security number is provided above. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional sheets					
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of					

Date

title 11and the Federal Rules of Bankruptcy Procedure may result in fines

or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin, Debtor	Bankruptcy Docket #:
------------------------	----------------------

Attorney for Debtor: Robert Brynjelsen

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: For legal services, Debtor(s) agrees to pay and I have agreed to accept \$3,000 Prior to the filing of this Statement, Debtor(s) has paid and I have received \$500 The Filing Fee has been paid. **Balance Due** -\$2,500

- The source of the compensation paid to me was:
 - Debtor(s) Other: (specify)
- The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- Representation of the client at the first scheduled meeting of creditors.
- Advice as required. (d)
- By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include missed court dates & amendments to schedules, contested matters, motions, objections to discharge

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Robert Brynjelsen 09/27/2006 Dated:

> Attorney Name: Robert Brynjelsen LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: 6282586

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin, Debtor

Attorney for Debtor: Robert Brynjelsen

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or furture interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, wrrite "None" in the column labeled "Amount of Secured Claim."

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim					
[x] None									
Total Market Value of Real Property (Report also on Summary of Schedules)									

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin, Debtor

Attorney for Debtor: Robert Brynjelsen

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

Type of Property	N O N E	Description and Location of Property	H W J	Debtor' in Pr Without	t Value of 's Interest operty, Deducting Secured
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.					
		Fifth Third Bank Checking Account#XXX9200		\$	100
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.					
		Household goods; TV, DVD Player, VCR, Camcorder		\$	2,500
		NWAC - household goods		\$	1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.					
		Books, Compact Discs, Tapes/Records, Family Pictures		\$	200
06. Wearing Apparel					
		Necessary wearing apparel		\$	150
07. Furs and jewelry.					
		Watches		\$	45
08. Firearms and sports, photographic, and other hobby equipment.	X				
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.					
		Term Life Insurance - No Cash Surrender Value.		ı	lone

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin, Debtor

	SCHI	EDULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars				
		Pension w/ Employer/Former Employer - 100% Exempt.		\$ 2,200
13. Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights and other intellectual property. Give particulars.	X			
23. Licenses, franchises and other general intangibles.	X			
PEG Record # 269134			Form B6	B (10/05) Page 2 of 3

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin, Debtor

SCHEDULE B - PERSONAL PROPERTY									
Type of Property	N O N E	Description and Location of Property	C A H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured					
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	x								
25. Autos, Truck, Trailers and other vehicles and accessories.	X								
26. Boats, motors and accessories.	X								
27. Aircraft and accessories.	X								
28. Office equipment, furnishings, and supplies.	X								
29. Machinery, fixtures, equipment, and supplie used in business.	X								
30. Inventory	X								
31. Animals	X								
32. Crops-Growing or Harvested. Give particulars.	X								
33. Farming equipment and implements.	X								
34. Farm supplies, chemicals, and feed.	Х								
35. Other personal property of any kind not already listed. Itemize.	X								
		Total Market Value Personal Property (Report also on Summary of Schedules)		\$6,695.00					

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Bernard Boykin, Debtor

Attorney for Debtor: Robert Brynjelsen

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under: Check if debtor claims a homestead exemption (Check one box) that exceeds \$125,000.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
Fifth Third Bank Checking Account#XXX9200	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, DVD Player, VCR, Camcorder	735 ILCS 5/12-1001(b)	\$ 2,500	\$ 2,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 200	\$ 200
06. Wearing Apparel			
Necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	\$ 150	\$ 150
07. Furs and jewelry.			
Watches	735 ILCS 5/12-1001(a),(e)	\$ 45	\$ 45
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars			
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	\$ 2,200	\$ 2,200
	I		



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin, Debtor

Attorney for Debtor: Robert Brynjelsen

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	A A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
1 Nationwide Acceptance Corp. Bankruptcy Department 3435 N. Cicero Ave. Chicago IL 60641 Acct No.: 0000669552			Dates: 2006 Nature of Lien: Non-Purchase Money Security Market Value: \$ 1,500 Intention: *Description: NWAC - household goods				\$ 3,423	\$ 1,923

Total Amount of Claims

(Report also on Summary of Schedules)

\$3,423



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin, Debtor

Attorney for Debtor: Robert Brynjelsen

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000 * per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by Individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11
Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjus

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin / Debtor

Attorney for Debtor: Robert Brynjelsen

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name. Mailing Address Including

Date Claim Was Incurred and

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)		C J M		Consideration For Claim aim is Subject to Setoff, So State	Continger	Unliquidat	Disputed	Amount of Claim
1	Aspire Bankruptcy Department PO Box 105555 Atlanta GA 30348 Acct #: 4791060006290034			Reason: Dates:	Credit Card or Credit Use 1999				\$ 1,479
2	Blair Catalog Attn: Bankruptcy Dept. 8035 Quivira Road Lenexa KS 66215 Acct #: 578098101243			Reason: Dates:	2002				\$ 533
3	Capital One Bankruptcy Department PO Box 30285 Salt Lake City UT 84130 Acct #: 5291071644523118			Reason: Dates:	Credit Card or Credit Use 1999				\$ 765
4	Capital One Bankruptcy Department PO Box 30285 Salt Lake City UT 84130 Acct #: 5178052411885334			Reason: Dates:	Credit Card or Credit Use 2002				\$ 3,636

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin / Debtor

Attorney for Debtor: Robert Brynjelsen

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
5	Capital One Bankruptcy Department PO Box 30285 Salt Lake City UT 84130 Acct #: 4862362510156998			Reason: Credit Card or Credit Use Dates: 2004				\$ 1,993
6	HSBC Bankruptcy Department PO Box 5213 Carol Stream IL 60197 Acct #: 4730680113929077			Reason: Credit Card or Credit Use Dates: 1998				\$ 12,602
7	HSBC NV Bankruptcy Department PO Box 19360 Portland OR 97280 Acct #: 477767000004			Reason: Credit Card or Credit Use Dates: 1996				\$ 2,567
8	International Male Attn: Bankruptcy Dept. 8035 Quivira Road Lenexa KS 66215 Acct #: 585637371011			Reason: Dates: 2006				\$ 232
9	Montgomery Wards Bankruptcy Department PO Box 2843 Monroe WI 53566 Acct #: 00020067203			Reason: Credit Card or Credit Use Dates: 2006				\$ 293

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 24,100.00



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin, Debtor

Attorney for Debtor: Robert Brynjelsen

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin, Debtor

Attorney for Debtor: Robert Brynjelsen

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).



Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin / Debtor

Attorney for Debtor: Robert Brynjelsen

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: Single

Dependent(s)

EMPLOYMENT: DEBTOR EMPLOYMENT: SPOUSE

Occupation: Custodial

Name of Employer: Harvey School District

Years Employed 27 years

Employer Address: 16001 Lincoln Ave.

City, State, Zip Harvey IL 60426

IN	COME AND PAYR	OLL DEDUCTIONS	DEBTOR INCOME	SPOUSE INCOME
	Current m	onthly gross wages, salary, and commissions	\$ 3,172.02	\$ 0.00
Other Breakdo	wn	Estimated Monthly overtime	\$ 0.00	\$ 0.00
		SUBTOTAL	\$ 3,172.02	\$ 0.00
Uniform - H Life Ins - H	0.00 0.00	a. Payroll Taxes & Social Security	\$ 719.98	\$ 0.00
Mandatory Pension	358.13	b. Insurance	\$ 108.12	\$ 0.00
	\$ 358.13	c. Union Dues	\$ 39.74	\$ 0.00
		d. Pension:	\$ 251.07	\$ 0.00
Uniform - W	0.00	e. Voluntary 401 Contributions	\$ 0.00	\$ 0.00
Life Ins - W	0.00	f. Child Support:	\$ 0.00	\$ 0.00
	0.00	h. Other:	\$ 358.13	\$ 0.00
	\$ 0.00	LESS PAYROLL DEDUCTIONS	\$ 1,477.04	\$ 0.00
	тота	L NET MONTHLY TAKE HOME PAY	\$1,694.98	\$0.00
Regular income f	rom operation of busin	ess or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
		Income from real property	\$ 0.00	\$ 0.00
		Interest and dividends	\$ 0.00	\$ 0.00
Alimony, mainten	ance or support payme	ents payable to debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
		Pension or retirement income	\$ 0.00	\$ 0.00
		Social Security Income	\$ 0.00	\$ 0.00
			\$ 0.00	\$ 0.00
		Unemployment	\$ 0.00	\$ 0.00
		TOTAL MONTHLY INCOME	φ 0.00	φ 0.00
	TOT		\$1,694.98	\$0.00
	101/	AL COMBINED MONTHLY INCOME	\$1,694	.98

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin / Debtor

Attorney for Debtor: Robert Brynjelsen

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: Single

EXPECTED FINANCIAL CHANGE & SPECIAL CIRCUMSTANCES

Describe any increase/decrease of more than 10% in any of the above categories anticipated to occur within the year following filing of this document:

I (We) the undersigned debtor(s) herein, declare that the following special circumstances applicable to my (our) financial situation justify an adjustment to my (our) income and expenses as follows:

Describe Expected Financial Changes

None

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin / Debtor

Attorney for Debtor: Robert Brynjelsen

SCHEDULE J - CURRENT EXPENDITURES

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate [] Check box if joint pet is filed & debtor's spouse maintains a separate household. Separate schedule of expenditures labeled "Spouse". **RENT** (Include Lot Rent for Mobile Home) \$ 250.00 Condo Assocation | Rent [] Yes [x] No Real Estate taxes included? **MORTGAGE** 1st Mortgage \$ -[] Yes [x] No Property insurance included? 2nd Mortgage \$ -3rd Mortgage \$ -Renters and/or Home Owners Insurance \$ -Not included in mortgage pymts - Real Estate Taxes \$0 **UTILITIES & MAINTENANCE** \$ -**Electricity and Heating Fuel** \$50.00 Telephone \$ -Internet / Cable Garbage \$ -Water & Sewer \$ -Home Maintenance, Repairs, Upkeep \$ -**NECESSARY LIVING EXPENSES** \$350.00 Food \$50.00 Clothing Laundry and Dry Cleaning \$35.00 Medical and Dental Expenses \$75.00 Charitable Contributions \$5.00 Recreation, Clubs, & Entertainment \$ -Childcare & Babysitting \$ -\$ -Life Insurance Health/Disability Insurance \$ -TRANSPORTATION EXPENSES Automobile Installment Payments \$ -Monthly Automobile Insurance \$ -Fuel, Tolls, Parking, Licenses, Plates, Stickers \$ -Auto Repairs & Upkeep \$ -Bus and/or Train \$95.00 OTHER INSTALLMENT PAYMENTS Reaffirmation Payments **TAXES & SUPPORT PAYMENTS** \$ -Other Tax Payments Federal or State Tax Repayments \$ -Alimony, Maintenance, Child Support \$ -Special Education \$ -**BUSINESS / REAL ESTATE and MISC EXPENSES Business Expenses** \$ -Real Estate Expenses \$ -\$ -

ALL OTHER MISCELLANEOUS EXPENSES

1.	Haircuts:	\$ 15.00	Eyecare:	\$ 30.00	Personal Hygiene/Care	\$ 35.00	Total Line 1	\$ 80.00
2.	GSL:	\$ -	Tuition, Books	\$ -	Postage/Banking	\$ 12.00	Total Line 2	\$ 12.00
3.	Violence:	\$ -	Pet Care:	\$ -	Care Giver:	\$ -	Total Line 3	\$ -
4.	RX Meds:	\$ 125.00	Energy:	\$ -	Newspaper/Magazines	\$ 15.00	Total Line 4	\$ 140.00

TOTAL MONTHLY EXPENSES	\$ 1,142.00
STATEMENT OF MONTHLY NET INC	OME

A. Total projected monthly income	\$ 1,694.98
B. Total projected monthly expenses	\$ 1,142.00
C. Excess income (A minus B)	\$ 552.98
D. Total amount to be paid into plan monthly	\$ 550.00

\$ -

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin / Debtor

Attorney for Debtor: Robert Brynjelsen

SCHEDULE J - CURRENT EXPENDITURES

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate

[] Check box if joint pet is filed & debtor's spouse maintains a separate household. Separate schedule of expenditures labeled "Spouse".

EXPECTED FINANCIAL CHANGE & SPECIAL CIRCUMSTANCES

Describe any increase/decrease of more than 10% in any of the above categories anticipated to occur within the year following filing of this document:

I (We) the undersigned debtor(s) herein, declare that the following special circumstances applicable to my (our) financial situation justify an adjustment to my (our) income and expenses as follows:

Describe Expected Financial Changes

None

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin, Debtor

Attorney for Debtor: Robert Brynjelsen

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives;

01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE Debtor 2006.....: Approx. \$ 3,092/monthly 2005...... Approx. \$ 33,766 2004.....: Approx. \$ 33,677 Source.....: Employment

Spouse

AMOUNT SOURCE

Document Page 21 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin, Debtor

	STATEMENT OF FI	NANCIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE		
		_	
2. INCOME OTHER THAN FRO	M EMPLOYMENT OF OPERATION OF BU	 JSINESS:	
ne two years immediately preced pouse separately. (Married debto	ing the commencement of this case. Give p	ent, trade, profession, operation of the debtor's particulars. If a joint petition is filed, state income state income for each spouse whether or no	e for each
AMOUNT	SOURCE	-	
pouse	SOURCE	_	
3. PAYMENTS TO CREDITORS	::		
ervices, and other debts to any c alue of all property that constitute ere made to a creditor on accou pproved nonprofit budgeting and	OR(S) WITH PRIMARILY CONSUMER DE creditor made within 90 days immediately press or is affected by such transfer is not less nt of a domestic support obligation or as pall creditor counseling agency. (Married debt	EBTS: List all payments on loans, installment puroceeding the commencement of this case if the than \$5,000. Indicate with an asterisk (*) any art of an alternative repayment schedule under cors filing under chapter 12 or chapter 13 must less the spouses are separated and a joint peti	e aggregate payments that a plan by an include
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
ays immediately preceding the c ansfer is not less than \$5,000(N	ommencement of the case if the aggregate	List each payment or other transfer to any crec value of all property that constitutes or is affect hapter 13 must include payments and other trace separated and a joint petition is not filed.)	ted by such
Name and Address	Dates of Payment/Transfers	Amount Paid or Value of Transfers	Amount Still Owing

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin, Debtor

Attorney for Debtor: Robert Brynjelsen

STATEMENT OF FINANCIAL AFFAIRS

X

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Dates of Payment/Transfers Amount Paid or Value of Transfers

Still Owing

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor

Dates

Amount Paid or Value of

Amount

& Relationship to Debtor

of Payments

Transfers

Still Owing

X

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE

COURT OF AGENCY **STATUS** OF

PROCEEDING

AND LOCATION

DISPOSITION



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure

Description and Value of Property



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin, Debtor

Attorney for Debtor: Robert Brynjelsen

STATEMENT OF FINANCIAL AFFAIRS

NONE X

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Date of

Terms of Assignment or Settlement

Assignee Assignment

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number

Date of Order

Description and Value of Property

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person

to Debtor,

Date of

Description and Value of Gift

Organization

Relationship If Any

Gift

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin, Debtor

Attorney for Debtor: Robert Brynjelsen

STATEMENT OF FINANCIAL AFFAIRS

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars

Date of Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Address of Payee Date of Payment, Name of Payer if Other Than Debtor Amount of Money or Description and Value of Property

Payee.....: Law Offices of Peter Francis Geraci Address......: 55 E. Monroe Street #3400 Address2......:

Address3.....: Chicago IL 60603

Date of Payment.: /
Payor............: Debtor
Payment/Value......:
3,000.00
Payment Detail 07/25/2006

100.00,

Payee.....: MMI/CCCS

Address...: 9009 W. Loop S. Address2..: Houston, TX 77096 DatePay...: 2006

Payor....: Debtor Paymt....: \$50.00 Phone....: 866.983.2227 Case 06-12430 Doc 1 Filed 09/29/06 Entered 09/29/06 17:54:28 Desc Main Document Page 25 of 38

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin, Debtor

Attorney for Debtor: Robert Brynjelsen

STATEMENT OF FINANCIAL AFFAIRS

NONE

X

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address of Payee

Date of Payment, Name of Payer if Other Than Debtor Amount of Money or description and Value of Property

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor

Date

Describe Property Transferred and Value Received

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or other Device

Date(s) of Transfer(s) Amount and Date of Sale or Closing

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution

Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing

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In re

Bernard Boykin, Debtor

	STATEMENT OF FINAN	NCIAL AFFAIRS	
12. SAFE DEPOSIT BOXES:			
immediately preceding the comm	ox or depository in which the debtor has or had section and this case. (Married debtors filing under uses whether or not a joint petition is filed, unless the	r chapter 12 or chapter 13 must inc	lude boxes or
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer o Surrender, if Any
of this case. (Married debtors filin	tor, including a bank, against a debt or deposit of th ig under chapter 12 or chapter 13 must include info the spouses are separated and a joint petition is no Date of Setoff	rmation concerning either or both s	
14. LIST ALL PROPERTY HELD			
List all property owned by anothe	er person that the debtor holds or controls.	Location	
		Location of Property	
List all property owned by anothe Name and Address	Propersion that the debtor holds or controls. Description and Value of Property		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin, Debtor

Attorney for Debtor: Robert Brynjelsen

STATEMENT OF FINANCIAL AFFAIRS

X

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Environmental Site Name Name and Address Date and Address of Governmental Unit of Notice Law

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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In re

Bernard	Boykin,	Debtor
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Attorney for Debtor: Robert Brynjelsen

STATEMENT OF FINANCIAL AFFAIRS					
·	•	ders, under any Environmental Law with re unit that is or was a party to the proceedin	•		
Name and Address of	Docket	Status of			
Governmental Unit	Number	Disposition			
ending dates of all businesses in which the partnership, sole proprietor, or was self-e	ne debtor was an officer, director, par employed in a trade, profession, or ot ent of this case, or in which the debto	ion numbers, nature of the businesses, an rtner, or managing executive of a corporat her activity either full- or part-time within s r owned 5 percent or more of the voting or	ion, partner in a ix (6) years		
ending dates of all businesses in which the partnership, sole proprietor, or was self-elimmediately preceding the commencement within six (6) years immediately preceding. If the debtor is a partnership, list the name	ne debtor was an officer, director, pai employed in a trade, profession, or ot ent of this case, or in which the debto g the commencement of this case. les, addresses, taxpayer identification ne debtor was a partner or owned 5 p	rtner, or managing executive of a corporat her activity either full- or part-time within s	ion, partner in a ix (6) years r equity securities beginning and		
ending dates of all businesses in which the partnership, sole proprietor, or was self-eimmediately preceding the commencement within six (6) years immediately preceding. If the debtor is a partnership, list the name ending dates of all businesses in which the (6) years immediately preceding the comments of the debtor is a corporation, list the name	the debtor was an officer, director, pai employed in a trade, profession, or ot ent of this case, or in which the debto g the commencement of this case. The debtor was a partner or owned 5 partners of this case. The debtor was a partner or owned 5 partners of this case. The debtor was a partner or owned 5 partners of this case.	rtner, or managing executive of a corporat her activity either full- or part-time within s r owned 5 percent or more of the voting or n numbers, nature of the businesses, and	tion, partner in a ix (6) years r equity securities beginning and curities, within six		
ending dates of all businesses in which the partnership, sole proprietor, or was self-e-immediately preceding the commencement within six (6) years immediately preceding. If the debtor is a partnership, list the name ending dates of all businesses in which the (6) years immediately preceding the comment. If the debtor is a corporation, list the name ending dates of all businesses in which the	the debtor was an officer, director, pai employed in a trade, profession, or ot ent of this case, or in which the debto g the commencement of this case. The debtor was a partner or owned 5 partners of this case. The debtor was a partner or owned 5 partners of this case. The debtor was a partner or owned 5 partners of this case.	rtner, or managing executive of a corporate ther activity either full- or part-time within sor owned 5 percent or more of the voting on numbers, nature of the businesses, and percent or more of the voting or equity second numbers, nature of the businesses, and numbers, nature of the businesses, and	tion, partner in a ix (6) years r equity securities beginning and curities, within six		
ending dates of all businesses in which the partnership, sole proprietor, or was self-e-immediately preceding the commencement within six (6) years immediately preceding. If the debtor is a partnership, list the name ending dates of all businesses in which the (6) years immediately preceding the commending dates of all businesses in which the (6) years immediately preceding the commending dates of all businesses in which the (6) years immediately preceding the commending dates of all businesses in which the (6) years immediately preceding the commendiately	the debtor was an officer, director, pai employed in a trade, profession, or ot ent of this case, or in which the debto g the commencement of this case. The debtor was a partner or owned 5 partners of this case. The debtor was a partner or owned 5 partners of this case. The debtor was a partner or owned 5 partners of this case.	rtner, or managing executive of a corporate ther activity either full- or part-time within sor owned 5 percent or more of the voting or numbers, nature of the businesses, and percent or more of the voting or equity secon numbers, nature of the businesses, and percent or more of the voting or equity secon numbers, nature of the businesses, and percent or more of the voting or equity secons.	tion, partner in a ix (6) years requity securities beginning and curities, within six beginning and curities within six		

N	ONE
	X

b. Identify any business listed in subdivision a., above, that is "single asset real estate" as defined in 11 USC 101.

Name	Address

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In re

Bernard Boykin, Debtor

has been, within six years immediate executive, or owner of more than 5 p	ely preceding the commencement of the	coration or partnership and by any individual debtor who is or is case, any of the following: an officer, director, managing s of a corporation; a partner, other than a limited partner, of a her activity, either full- or part-time.
•	ng the commencement of this case. A	t only if the debtor is or has been in business, as defined above, debtor who has not been in business within those six years
19. BOOKS, RECORDS AND FINA	NCIAL STATEMENTS:	
List all bookkeepers and accountant the keeping of books of account and		preceding the filing of this bankruptcy case kept or supervised
Name and Address	Dates Services Rendered	
account and records, or prepared a	financial statement of the debtor.	eding the filing of this bankruptcy case have audited the books of
	1 / 2	eding the filing of this bankruptcy case have audited the books of Dates Services Rendered
Name 19c. List all firms or individuals who	financial statement of the debtor. Address	Dates Services Rendered is case were in possession of the books of account and records
Name 19c. List all firms or individuals who	Address at the time of the commencement of the	Dates Services Rendered is case were in possession of the books of account and records
Name Name 19c. List all firms or individuals who of the debtor. If any of the books of a Name	Address Address at the time of the commencement of the account and records are not available, Address	Dates Services Rendered is case were in possession of the books of account and records



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In re

Bernard Boykin, Debtor

STATEMENT OF FINANCIAL AFFAIRS				
20. INVENTORIES				
List the dates of the last two in the dollar amount and basis of		person who supervised the taking of each inventory, and		
Date	Inventory	Dollar Amount of Inventory		
of		(specify cost, market of other		
Inventory	Supervisor	basis)		
o. List the name and address o	of the person having possession of the records of	each of the inventories reported in a., above.		
Date	Name and Addresses of Custodian			
of Inventory	of Inventory Records			
21. CURRENT PARTNERS, C	OFFICERS, DIRECTORS AND SHAREHOLDER	S:		
	OFFICERS, DIRECTORS AND SHAREHOLDER, list nature and percentage of interest of each m			
a. If the debtor is a partnership	, list nature and percentage of interest of each m	ember of the partnership.		
a. If the debtor is a partnership Name and Address 21b. If the debtor is a corporati	, list nature and percentage of interest of each m Nature of Interest on, list all officers & directors of the corporation;	ember of the partnership. Percentage of Interest and each stockholder who directly or indirectly owns,		
Name and Address 21b. If the debtor is a corporation controls, or holds 5% or more of	, list nature and percentage of interest of each m Nature of Interest	ember of the partnership. Percentage of Interest and each stockholder who directly or indirectly owns, n.		
a. If the debtor is a partnership Name and Address 21b. If the debtor is a corporati	, list nature and percentage of interest of each m Nature of Interest on, list all officers & directors of the corporation;	ember of the partnership. Percentage of Interest and each stockholder who directly or indirectly owns,		
Name and Address 21b. If the debtor is a corporaticontrols, or holds 5% or more of Name	Nature of Interest on, list all officers & directors of the corporation; of the voting or equity securities of the corporatio .	Percentage of Interest and each stockholder who directly or indirectly owns, n. Nature and Percentage of		
Name and Address 21b. If the debtor is a corporaticentrols, or holds 5% or more of Name and Address	Nature of Interest on, list all officers & directors of the corporation; of the voting or equity securities of the corporatio .	ember of the partnership. Percentage of Interest and each stockholder who directly or indirectly owns, n. Nature and Percentage of Stock Ownership		
Name and Address 21b. If the debtor is a corporatic controls, or holds 5% or more of Name and Address	Nature of Interest on, list all officers & directors of the corporation; of the voting or equity securities of the corporatio . Title	ember of the partnership. Percentage of Interest and each stockholder who directly or indirectly owns, n. Nature and Percentage of Stock Ownership :		
Name and Address 21b. If the debtor is a corporaticentrols, or holds 5% or more of Name and Address	Nature of Interest on, list all officers & directors of the corporation; of the voting or equity securities of the corporatio . Title	ember of the partnership. Percentage of Interest and each stockholder who directly or indirectly owns, n. Nature and Percentage of Stock Ownership :		
Name and Address 21b. If the debtor is a corporation controls, or holds 5% or more of Name and Address 22. FORMER PARTNERS, Of the debtor is a partnership, list	Nature of Interest on, list all officers & directors of the corporation; of the voting or equity securities of the corporatio Title FFICERS, DIRECTORS AND SHAREHOLDERS st the nature and percentage of partnership inter	ember of the partnership. Percentage of Interest and each stockholder who directly or indirectly owns, n. Nature and Percentage of Stock Ownership : est of each member of the partnership. Date of WithDrawal		
Name and Address 21b. If the debtor is a corporation controls, or holds 5% or more of Name and Address 22. FORMER PARTNERS, Of the debtor is a partnership, list	Nature of Interest on, list all officers & directors of the corporation; of the voting or equity securities of the corporatio Title FFICERS, DIRECTORS AND SHAREHOLDERS st the nature and percentage of partnership inter Address on, list all officers, or directors whose relationshi	ember of the partnership. Percentage of Interest and each stockholder who directly or indirectly owns, n. Nature and Percentage of Stock Ownership : est of each member of the partnership.		

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In re

Bernard Boykin, Debtor

	STATEMENT OF FIN	ANCIAL AFFAIRS
2b. If the debtor is a corporation, nmediately preceding the comme		with the corporation terminated within one (1) year
Name and Address	Title	Date of Termination
3. WITHDRAWALS FROM A PAR	RTNERSHIP OR DISTRIBUTION BY A COP	DRATION:
		redited or given to an insider, including compensation in any uisite during one year immediately preceding the
Name and Address of	Date and	Amount of Money or
Recipient, Relationship to Debtor	Purpose of Withdrawal	Description and value of Property
4. TAX CONSOLIDATION GROU		umber of the parent corporation of any consolidated group
or tax purposes of which the debto	· -	6) years immediately preceding the commencement of the
or tax purposes of which the debto	· -	6) years immediately preceding the commencement of the
r tax purposes of which the debto ase. Name of Parent Corporation	or has been a member at any time within six	6) years immediately preceding the commencement of the
or tax purposes of which the debto ase. Name of Parent Corporation 5. PENSION FUNDS:	Taxpayer Identification Number (EIN)	a number of any pension fund to which the debtor, as an immediately preceding the commencement of the case.
or tax purposes of which the debto case. Name of Parent Corporation 25. PENSION FUNDS:	Taxpayer Identification Number (EIN)	n number of any pension fund to which the debtor, as an

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin, Debtor

Attorney for Debtor: Robert Brynjelsen

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 09/18/2006 /s/ Bernard Boykin

Bernard Boykin

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin / Debtor

Attorney for Debtor: Robert Brynjelsen

STATEMENT OF INTENTION

- 1. Debtor(s) have filed a schedule of assets/liabilities including consumer debts secured by property of the estate.
- 2. Debtor(s) intention with respects to their property of the estate which secures those consumer debts is as follows:
- Debtor(s) understand that 521(2)(B) of the Bankruptcy Code requires that the below stated intentions must be performed within 45 days of filing.

Description of Property Creditor's Name Intention

PROPERTY TO BE RETAINED

[x] None

*524(c): Debt will be reaffirmed pursuant to Sec. 524(c)

*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/18/2006 /s/ Bernard Boykin

Bernard Boykin

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document Page 34 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin, Debtor

Attorney for Debtor: Robert Brynjelsen

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

	A44 - 1		AMOUNTS SCHEDULED		
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other
SCHEDULE A - Real Property	Yes	1			
SCHEDULE B - Personal Property	Yes	3	\$6,695		
SCHEDULE C - Property Claimed as Exempt	Yes	1+			
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+		\$3,423	
SCHEDULE E - Creditors Holding Unsecured Prio	Yes	2			
SCHEDULE F - Creditors Holding Unsecured Non	Yes	1+		\$24,100	
SCHEDULE G - Executory Contracts and Unexpir	Yes	1			
SCHEDULE H - CoDebtors	Yes	1			
SCHEDULE I - Current Income of Individual Debto	Yes	1			\$1,695
SCHEDULE J - Current Expenditures of Individual	Yes	1			\$1,142
TOTALS			\$ 6,695 TOTAL ASSETS	\$ 27,523 TOTAL LIABILITIES	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin Debtor Bankruptcy Docket #:

Attorney for Debtor: Robert Brynjelsen

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds includiung fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 09/18/2006 /s/ Bernard Boykin X Date & Sign

Bernard Boykin

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLYS TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an indiviudal(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLYS TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Document Page 36 of 38 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Bernard B	oykin / Debtor		
Attorney fo	or Debtor: Robert Bryr	njelsen	
		VERIFICATION OF CREDITOR MATRIX	
The above n	amed Debtor(s) hereby ve	erify that the attached list of creditors is true and correct to the best of	our knowledge.
	I DECLARE UND	ER PENALTY OF PERJURY THAT THE FOREGOING IS TRUI	E AND CORRECT.
Dated:	09/18/2006	/s/ Bernard Boykin	X Date & Sign
		Bernard Boykin	

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Bernard Boykin / Debtor Bankruptcy Docket #:

Attorney for Debtor: Robert Brynjelsen

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Copde (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C 159
Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to Governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E)	\$ 0
Student Loan Obligations (From Schedule F)	\$0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,172.02
Average Expenses (from Schedule J, Line 18)	\$ 1,142.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 3,172.02

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF		\$ 1,923.00
Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$ 0.00
4. Total from Schedule F		\$ 24,100.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 26,023.00

UNITEDISTATES BARKRUSTOS COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bernard Boykin Debtor

Attorney for Debtor: Robert Brynjelsen

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated:	09/18/2006	/s/ Bernard Boykin		X Date & Sign
			Bernard Boykin	

Dated: 09/27/2006
/s/ Robert Brynjelsen
Attorney: Robert Brynjelsen
Bar No: 6282586